

THE BANK DICK

When I was in the banking business, I had gained the dubious nickname of Detective Deen.

That nickname evolved over many years from the time of my first job out of college until---well, I will let you decide until when!

There I was---a slip of a young lady. Mother suggested that since I had no interest in teaching that I should go to the First National Bank of Chicago, where she had banked, and seek a job worthy of a respectable college girl. By some turn of events, I ended up working for the Chairman of the Board of the Bank as his "Girl Friday".

Unbeknownst to me, the old gentleman in a wheelchair with cigarette ashes all over his vest, who I had cheerily greeted during my first few weeks at the Bank, was a very important man. I had discovered a small private elevator which took me to the third floor, the Executive floor, where I had a very menial job.

Many days I shared this elevator with this old gentleman and his man servant. He turned out to be the famous and highly respected Edward Eagle Brown, the Chairman of the Bank and consultant to President Theodore Roosevelt during the Second World War.

By this twist of fate, this shared elevator experience turned out to be my path to a coveted job working in his office. To say that I was impressed by my surroundings was a vast understatement.

So there I was, entering the marble halls each day in that bastion of honesty, respectability and decency. Among my duties in the

Chairman's office, was to attend to his private papers, keep his financial records in order and make his personal deposits on the main floor of the Bank.

I will pause here to interject that as a child, I had a rampant curiosity and asked a zillion questions. To wit, on Sundays, my family would reward me with a silver dollar ^{if I could} ~~to~~ be quiet and ask no questions for two hours. I still have a small bag of those silver dollars in my vault box.

But, back to the Bank. While making the Chairman's deposits, I noticed a section in the teller area with all adult male employees counting currency which would be loaded on to large hand trucks. I thought it was curious that grown men had such a strange career, standing there all day counting currency by hand. It seemed so boring---only to learn that these men had another mission. They were employees whose hobby, if you can call it that, was rare currency collecting. They were constantly on the lookout for a rare and valuable 20, 50 or 100 dollar bill that they would replace with an unremarkable 20, 50 or hundred. Who, I wondered, was getting cheated here!

But no matter, it did not affect me. I continued my fascination with the Bank. So much so that I thought it great fun to come to work on Saturdays, an unpaid day, go to my desk to fiddle around, sharpen pencils , put files in perfect order. There I saw a smattering of male officers who also came in on Saturdays. Why, I thought, they must like to be here as much as I do.

Lunch at the Bank was a sit down 45 minute meal at assigned tables, men employees in one room and ladies in another. These were definitely not the "ladies that lunch" as we know them to be! The

conversation was less than stimulating. Until, suddenly, one day the ladies were a buzz as was the entire bank. Rumor had it that \$2 million dollars was missing from the sub, sub-basement where the currency was stored until delivery to the Federal Reserve Bank of Chicago. That caught my attention in a profound way. At last, some interesting conversation. The buzz started out with, of course, "who dun it "and then became, how it could have been done! The latter speculation peeked my interest and captured my imagination and curiosity. If the mystery was solved, it was never revealed to the rank and file.

When the Chairman passed away, I was offered a position in the Bank's Library working for the Head Librarian. A truly respectable job but no excitement there, I thought. I declined and moved on to another Downtown Bank which would become the Bank job which lead me to a truly exciting career of many years during which time my curiosity and, I must say, my suspicious nature developed more and more.

One week the Illinois State bank examiners were wrapping up their bank examination, I saw a Junior Officer, a tall thin good looking chap, rush past the President's secretary into the Presidents' office. I had often speculated how this fellow could afford such expensive suits on a junior officer's salary.

As it turned out, he had waited until the final day that the bank examination report was to be made to the President---and he cracked. Not being able to stand the pressure, he decided to confess his bank crime himself before it was reported to the president. Oddly enough,

the examiners had not detected his scheme so his confession was very poorly timed!

I thought his expensive suits and Italian shoes were the tip off. In fact, he confessed to embezzlement, expensive suits, expensive cars and expensive ladies.

I knew I should have been more alert and spotted this crime myself. But it sharpened my suspicious senses, to say the least.

It was a much applauded promotion for an Officer---an "up and comer". By that time I had already become a Senior Officer .The promotion was given to an Operations Officer. A cherubic faced, sensibly dressed, painfully prudent gal who had worked her way up through the Operation ranks. I had heard that she was a hard worker and came in on Saturdays because she loved her job. But, I thought, she was simply ambitious.

That peaked my interest so I popped in one Saturday and went up to her Department. There she was with another worker with whom she frequently went to lunch---their heads in huge stacks of computer reports. "Oh, I casually asked, here today doing a special project?" No, she replied, just operations stuff that you wouldn't know anything about. After that, she added in a cocky manner, "Remember, knowledge is power".

A light bulb went off in my head. Too cocky, I thought. What was this knowledge that she was bragging about? I was sure something funny

was going on, I could just sense it and mentioned it to the Head of that Department on Monday. "Don't be ridiculous, Deen, your mind is working overtime! You have seen too many mystery movies on Turner Classic movies." But something was going on!

The very next bank examination revealed a half million dollar embezzlement that only a very knowledgeable operations officer could figure out how ^{TO DO IT} ~~it was done~~ and how to cover it up---on Saturdays! Her lunch partner and side kick was part of the scheme! Some of the staff thought these two were an item. But, no, they were partners in crime! I felt exonerated!

All of the bank branches reported to me when one of my staff at our Downtown bank rushed into my office. "There is a man who wants to open an account with \$50,000 in cash---what should we do? This was a perfect caper, I thought. Open the account, I said, escort him into a conference room, have two tellers accompany you, have them count the currency to make sure it is not counterfeit. If not, give him a receipt, tell him his account would be officially opened the next day and tell him to come by at 2:00 p.m. and you would give him his opening documents." My staff person looked incredulous! How do we know where he got that much cash? Maybe, he is a thief? "Go right ahead, I said, open the account!" I called the F.B.I. immediately.

Sure enough, at 2:00 p.m. sharp the next day, the man entered the Bank and headed for the same customer service person. I had stationed myself on the bank floor in full sight when he came in. According to pre-arrange plan with the F.B.I., I gave a nod to the three F.B.I. guys standing outside the Bank peering through our floor to ceiling windows.

The perpetrator was given his bank documents and a hardy handshake by the staff person. Leaving by the revolving door, he was nabbed and handcuffed and led away by the F.B.I. As it turned out, he was a notorious money launderer who had been hunted for some time across the U.S.

Detective Deen had struck again. For my efforts, I received a plaque and a letter of thanks from the F.B.I. for meritorious service. Wow!

By that time I had set some records for appearing in court on behalf of the bank to give testimony of one type or another of robbery, fraud or internal theft. I had called Pinkerton in on one occasion to help me crack a case of internal theft. I had testified before a grand jury which led to the conviction of a ring of international money launderers. In fact, money laundering had become my specialty!

In 1940, Universal Pictures released a comedy film, later selected for preservation in the United States National Film registry by the Library of Congress. The movie was written, directed and starred in by W.C. Fields with the title of "The Bank Dick". Yes, I admit it---I loved this movie. I had developed a real penchant for robbery films. They suited my proclivities.

The plot was, as usual, silly. Fields played the character Egbert Souise' with an umlaut over the "e"---not pronounced Souise as done by his shrewish wife and savage children and disapproving mother-in-law because of his daily trips to the local Black Pussy Cat café.

By sheer accident, Souse' catches a bank robber and is hired by the bank as their "Bank Dick". As the plot thickens, I shall not go into the sub plot here, a fraudulent scheme is the making by his future son-in-law who works at the Bank. By complete luck, Souse' thwarts, yet again, another bank robber.

This time he is amply rewarded to the tune of \$15,000. He sets himself up with his little family into a mansion and a life of leisure. He continues his respectable life as the "Bank Dick". As he said in the film—"Oh yeah, my little woman and I are now living the life of luxury".

I loved it! But, I had one regret, Souse' came away with a substantial reward and all I came away with was a plague from the F.B.I.!

Well, no matter, after a full and exciting bank career and in retirement, I now find myself in the real estate game working for one of Warren Buffet's companies, the Berkshire Hathaway Realty Group.

Now you might ask if I have transferred my sleuthing instincts to the real estate industry. Well, last year, I stopped a case of wire fraud—cold! Or, if you asked me if I am currently engaged in a new case of sleuthing---I would simply answer, "Well, you'll never know!"

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